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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11
	Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Judith	
	100.10	First name	First name
	Write the name that is on your government-issued	M.	
	picture identification (for	Middle name	Middle name
	example, your driver's	Bitner	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_			
2.	All other names you have used in the last	First name	First name
	8 years	ristiane	Thathand
	o years	Middle name	Middle name
	Include your married or		
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 1097	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

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D	ebtor 1 Judith First Name	M. Bitner Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		7404 North Drive Number Street	Number Street
		Wonder Lake Illinois 60097	
		City State Zip Code Mchenry	City State Zip Code
		County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any notices to you at this mailing address.	fill it in here. Note that the court will send any notices to this mailing address.
		nouses to you at a no maining address.	the maining address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-

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Debtor 1 Judith	M.	Bitner	Case number (if knd	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Ab	out Your Bankruptcy Ca	ase		
7. The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>Notice Req</i> 0)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a crec I need to pay the found individuals to Pay I request that my found in judge may, but is not the official poverty you choose this op	how you may pay. Typically, if your noney order If your attorney is dit card or check with a pre-print ee in installments. If you choose Your Filing Fee in Installments (Coffee be waived (You may request ot required to, waive your fee, ar line that applies to your family s	ou are paying the submitting you ed address. e this option, sign official Form 103 official form only and may do so onlize and you are use.	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney an and attach the <i>Application for AA</i>). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	Yes. District District District	When When	MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to Yes. Fill ou	-		o you want to stay in your residence? Set You (Form 101A) and file it with

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Debtor 1 Judith Bitner M. __ Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Judith M. Bitner Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling						
		About Debtor 1:		About Debtor 2	2 (Spouse Only in a Joint Case):	
15.	Tell the court	You must check one:		You must check	one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	counseling filed this ba	briefing from an approved credit agency within the 180 days before I nkruptcy petition, and I received a f completion.	
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.		y of the certificate and the payment plan, ou developed with the agency.	
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	counseling filed this ba	briefing from an approved credit agency within the 180 days before I nkruptcy petition, but I do not have a f completion.	
check one of the following choices. If you cannot do so, you are not eligible to file.			er you file this bankruptcy petition, opy of the certificate and payment		ys after you file this bankruptcy petition, e a copy of the certificate and payment	
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ad agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.		
creditors can begin collection activities again.		To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining w efforts you made to obtain the briefing, why you we unable to obtain it before you filed for bankruptcy, what exigent circumstances required you to file this case.		requirement, efforts you m unable to ob	30-day temporary waiver of the attach a separate sheet explaining what ade to obtain the briefing, why you were tain it before you filed for bankruptcy, and circumstances required you to file this	
		with your reasons	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.		Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.	
		receive a briefing must file a certifica with a copy of the	If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.		satisfied with your reasons, you must still efing within 30 days after you file. You ertificate from the approved agency, along of the payment plan you developed, if any. do so, your case may be dismissed.	
			he 30-day deadline is granted only mited to a maximum of 15 days.	•	n of the 30-day deadline is granted only d is limited to a maximum of 15 days.	
		I am not required counseling beca	d to receive a briefing about credit use of:		uired to receive a briefing about credit because of:	
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapaci	ity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	☐ Disabilit	y. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
		Active duty.	I am currently on active military duty in a military combat zone.	Active d	uty. I am currently on active military duty in a military combat zone.	
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	about credit	e you are not required to receive a briefing counseling, you must file a motion for edit counseling with the court.	

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Debtor 1 Judith	M.		umber (if known)
Part 6: First Name Answer These Que	Middle Name estions for Reporting Purpose	Last Name	
16. What kind of debts do you have?	16a. Are your debts primari "incurred by an individu No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primari money for a business or No. Go to line 16c. ✓ Yes. Go to line 17.	ily consumer debts? Consume lal primarily for a personal, famil	ebts are debts that you incurred to obtain ration of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No.		exempt property is excluded and administrative e to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$1,000,001-\$10 mi ☐ \$10,000,001-\$50 r ☐ \$50,000,001-\$100 ☐ \$100,000,001-\$50	nillion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 mi \$10,000,001-\$50 r \$50,000,001-\$100 \$100,000,001-\$50	nillion \$1,000,000,001-\$10 billion million \$10,000,000,001-\$50 billion
Part 7: Sign Below			
For you	correct. If I have chosen to file under C of title 11, United States Codunder Chapter 7. If no attorney represents me a out this document, I have obtained in accordance of the content	Chapter 7, I am aware that I may le. I understand the relief availab and I did not pay or agree to pay ained and read the notice requir with the chapter of title 11, Unit	red States Code, specified in this petition.
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
	/s/ Judith Bitner Signature of Debtor 1	x	Signature of Debtor 2
	Executed on3/4/2017	, DD / YYYY	Executed on

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Debtor 1 Judith	M.	Bitner	Case number (if i	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the llso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Dan Springer		Date	3/4/2017
	Signature of Attorney	for Debtor		M / DD / YYYY
	-			
	Dan Springer			
	Printed name			
	Springer Law			
	Firm name			
	2222 E State St.			
	Street			
	# 107			
	-			
	Rockford		Illinois	61104
	City		State	Zip Code
	Contact phone	8153124725	Email address	dspringerlaw@gmail.com
			_	·
			Illinois	
	Bar number		State	

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Debtor 1 Judith	M.	Bitner	Case number (if	(nown)
First Name	Middle Name	Last Name	A CONTRACTOR OF THE PROPERTY O	
For your attorney, if you are represented by one	eligibility to proceed un relief available under ea	der Chapter 7, 11, 1, ch chapter for which	2, or 13 of title 11, United the person is eligible. I a	ave informed the debtor(s) about d States Code, and have explained the disc certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. §	342(b) and, in a case in v	vhich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the sched	ules filed with the petition is incorrect.
attorney, you do not need to file this page.	/s/ Dan Springer Signature of Attorney	for Debtor	Date M	3/2/2017 M / DD / YYYY
	Dan Springer Printed name Springer Law			
	Firm name			
	2222 E State St.			
	Street			
	# 107			
	Rockford		Illinois	61104
	City		State	Zip Code
	Contact phone	8153124725	Email address	dspringerlaw@gmail.com
			Illinois	
	Bar number		State	

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Debtor 1 Judith			number (if known)		
First Name		ast Name			
Part 6: Answer These Que	stions for Reporting Purposes				
16. What kind of debts do you have?	"incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or ir No. Go to line 16c. Yes. Go to line 17.	. Go to line 17. Ir debts primarily business debts? Business debts are debts that you incurred to obtain for a business or investment or through the operation of the business or investment. Go to line 16c.			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu	7. Do you estimate that after a unds will be available to distrib		The state of the s	
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,0 ☐ 50,001-100, ☐ More than 10	,000 00,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$8	0 million	01-\$1 billion ,001-\$10 billion 0,001-\$50 billion 50 billion	
20. How much do you estimate your liabilities to be? Part 7: Sign Below		\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million	01-\$1 billion ,001-\$10 billion 0,001-\$50 billion 50 billion	
Part 7: Sign Below	Lhave examined this petition at	nd I declare under penalty o	f periun, that the information pro	vided is true and	
I have examined this petition, and I declare under penalty of perjury that the information provided is true a correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, of title 11, United States Code. I understand the relief available under each chapter, and I choose to proce under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me			apter 7, 11,12, or 13 noose to proceed		
	out this document, I have obtain				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Judith Bitner \(\int \) Signature of Debtor 1	ita Return	Signature of Debtor 2		
Assembly as compared to the contraction of the cont	Executed on 3/2/2017 MM / DD	D / YYYYY ROMOODINA OO	Executed onMM / DD / Y		

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Fill in this infor	mation to identify your	case:			
Debtor 1	Judith	M.	Bitner		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the	Northern	District of Illinois		
Case number			(State)		
(If known)					Check if this is a
Official	Form 106De	ec			amended filing
Declarat	ion About an	 Individual Debt	or's Schedule	es .	12/1
If two married	people are filing toget	her, both are equally respo	nsible for supplying corre	ect information.	
money or prope	erty by fraud in connec 1341, 1519, and 3571.	file bankruptcy schedules tion with a bankruptcy cas	or amended schedules. Ne can result in fines up t	Making a false statement, concealing pro to \$250,000, or imprisonment for up to 20	perty, or obtaining years, or both. 18
Did you p	ay or agree to pay som	eone who is NOT an attorn	ey to help you fill out ba	nkruptcy forms?	
. No					
Yes.	Name of person		Attach Bankruptcy Signature (Official	y Petition Preparer's Notice, Declaration, and Form 119).	
	nalty of perjury, I decla are true and correct.	ire that I have read the sum	nmary and schedules file	d with this declaration and	
1		l. Bitan	×		
Signature of	h Bitner Augusti of Debtor 1	courses		ire of Debtor 2	

Date

MM/DD/YYYY

Date 3/2/2017

MM/DD/YYYY

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Debtor 1	Judith	M	Bitner	Case number (if known)
*	First Name	Middle Name	Last Name	Control of the Contro
	thin 2 years before you ditors, or other parties		you give a financial state	ment to anyone about your business? Include all financial institutions
	No Yes. Fill in the details t	pelow.		
			Date issued	
	Name	. <u> </u>	MM/DD/YYYY	
	Number Street			
	City Si	tate Zip Code	_	
Part 12:	Sign Below			
	nkruptcy case can resu		, or imprisonment for up	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature o	f Debtor (<u>www</u> c_	Signature of Debtor 2
	Date 3/2/2	2017		Date
Did y	ou attach additional pa	ages to Your Statement o	of Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Did y	ou pay or agree to pay	someone who is not an a	ttorney to help you fill ou	it bankruptcy forms?
V I	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		MOLITIEM DISTRICT OF		
re	Judith M. Bitner		Case No.	(If known)
	Debtor		Chapter	Chapter 7
	DISCLOSURE OF CO			
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Ba compensation paid to me within one year b rendered or to be rendered on behalf of the	sotore the tiling of the Detition	n in nankrubicy, of adj ec d ic	De para to me, for solviose
	For legal services, I have agreed to accept			\$500.00
	Prior to the filing of this statement I have re	eceived		\$500.00
	Balance Due			\$0.00
2	2. The source of the compensation paid to me	e was:		
	Debtor	Other (specify)		
3	3. The source of the compensation paid to me	e is:		
	Debtor	Other (specify)		:
4	I have not agreed to share the above-d members and associates of my law firm		any other person unless the	y are
	I have agreed to share the above-discle members or associates of my law firm. the people sharing in the compensation	. A copy of the agreement, to	her person or persons who gether with a list of the name	are not es of
5	5. In return for the above-disclosed fee, I have	e agreed to render legal servi	ce for all aspects of the bank	cruptcy case, including:
6	By agreement with the debtor(s), the above	-disclosed fee does not inclu	ide the following services:	
		CERTIFICATION		
det	I certify that the foregoing is a complete state of or(s) in this bankruptcy proceedings.			ne for representation of the
	3/2/2017		/s/ Dan Springer	
	Date		Signature of Attomey	
			Springer Law	·
		 	Name of law firm	

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tor	Judith	M	Bitner	Case number //	
	First Name	Middle Name	Last Name	known)	
o	List Your Unexpire	ed Personal Property Lea	ses		
		reports lease that you listed	in Schedule G: Executory	Contracts and Unexpired	Leases (Official Form 106G), fill in the
	tion holow. Do not lie	t real estate leases. Unexpire	ed leases are leases that a	ite still ill elicer, rue reas	e period has not yet ended. You may
me	an unexpired person	al property lease if the truste	e does not assume it. 11	J.S.C. § 365(p)(2).	
				11	Vill the lease be assumed?
)es	cribe your unexpired	personal property leases		Y	VIII the lease be assumed:
				Г	□No
es	sor's name:			ř	des des
244-04	MANAGETT Samuel American (1978) and 1984 and 1984 American Sequences	many and a commendate to preprieta which while a first preprieta with the comment of the comment	Annua nemographik para alian a raman da manda in a raman in a la l	· · · · · · · · · · · · · · · · · · ·	_
	cription of leased				
	perty:			and the same that the same tha	
				[No No
_es	sor's name:				Yes
· · · · ·					
	scription of leased perty:				
		The state of the s			
PR	sor's name:		•	ļ	No
		#10 00000000000000000000000000000000000			Yes
Des	scription of leased				
ого	perty:				
					□ No
L e s	sor's name:			l I	Yes
		Commission of the Control of the Con	A COMPANY OF STREET STREET, STREET STREET	normal and the control of the contro	
	scription of leased				
JEO	perty:				
				··· · · · · · · · · · · · · · · · · ·	□ No
	sor's name:				Yes
	scription of leased			•	-
	perty:				
	· · · · · · · · · · · · · · · · · · ·	\$40 pr \$45 \$4 pr \$40 \$4 see \$4 se	= val value and minds	5, 500,000,000,000,000,000,000,000,000,0	The state of the s
Les	sor's name:				☐ No
		mga gama na nasa sa na	C. S. Cr. 1984 (1984) (1984) (1984) (1984) (1984) (1984) (1984) (1984) (1984) (1984) (1984) (1984) (1984) (1984)	51 84 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Yes
Des	scription of leased				
oro	perty:				
	5 'Y 5 '''' 5 A55A5A701 A A60	tige prijegs ja vitas ettas aitas aras aras aras aras aras arva evisa evisa et a et tilbilit della et sevis, e	And a trivial for military conference of the first control of the	\$ #8.45\$	No
Les	sor's name:			 	Yes
	Marros a no artista del Abella Calabara (Abella Calabara)	STANDARD SALANDARD A SAAA AAAAAAAAAAAAAAAAAAAAAAAAAAAA		arpan agan o mananana ana amin'i 2000 dhi ao an 2000 C.C.C.C.C.C.C.C.C.C.C.C.C.C.C.C.C.C.	
	scription of leased perty:				
	P-01-3-			V-140 1 - 11 7 C 11 3 (2) (11 (2) 11	
3.	Sign Below	A TOTAL OF THE PARTY OF THE PAR			
٥.	oigh below				
			d my intention about any	property of my estate tha	t secures a debt and any personal
op	erty that is subject to	o an unexpired lease.			
•	, , , , , , , , , , , , , , , , , , , ,	01104	٠		
; -	/s/ Judith Bitner	wolth Bitres	×	- at the of Daht 0	<u> </u>
Si	ignature of Debtor(1)		Sig	nature of Debtor 2	
D	ate 3/2/2017		Dat	e	
	MM/DD/YYYY			MM/DD/YYYY	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Bitner, Judith M.	Case No	W.
	Debtor(s)		
		Chapter.	Chapter7
	VERIFICATION	ON OF CREDITOR MA	TRIX
Th knowledge	he above named Debtors hereby verify that t e.	he attached list of creditors is t	rue and correct to the best of their
Date:	3/2/2017	/s/ Bitner, Judit Bitner, Judith N Signature of De	(/

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Debtor 1	Judith	М	Bitner	Case number	(if known)			
	First Name	Middle Name	Last Name		,	Oakenn B		
				Column A Debtor 1		Column B Debtor 2 or non-filing spouse		
8 Unem	nployment comp	ensation		\$0.00			_	
Do по	ot enter the amou	nt if you contend that the amou ity Act. Instead, list it here:	*					
For y			\$1,137.00 \$0.00					
For y	our spouse		<u>\$0.00</u>					
bene	fit under the Socia	it income. Do not include any a al Security Act.		\$ <u>421.01</u>			_	
amou paym intern	unt. Do not includ	er sources not listed above.Sple any benefits received under the a victim of a war crime, a crime a tic terrorism. If necessary, list othelow.	e Social Security Act or quainst humanity, or					
				·				
				+\$0.00		+	_	
lotal	amounts from se	eparate pages, if any.		-	٦ ,			
each		al current monthly income. Ad		\$421.01	+		- ¯	\$ <u>421.01</u>
CO	lumn. Then add t	he total for Column A to the tota	l for Column B.	<u> </u>	[
								Total current monthly income
			te a Maria					monthly moonie
		hether the Means Test A						
		ent monthly income for the ye				. 44 5 5	Г	4101.01
12a.	Copy your total of	current monthly income from line	11.		Сору ше	e 11 here →	L_	\$421.01
		he number of months in a year).						X 12
12b.	The result is you	rannual income for this part of t	he form.			1	2b.	\$5,052.12
13 Calc	ulate the media	n family income that applies	to you. Follow these steps:					
= 114 /		the	Illinois					
FIH ID	the state in whic	n you live.						
Fill in	the number of p	eople in your household.	1					
	ı the median fami sehold.	ly income for your state and size	e of			. 1	3.	\$50,133.00
To fi	nd a list of applica	able median income amounts, g rm. This list may also be availab	o online using the link specifi e at the bankruptcy clerk's of	ed in the separate fice.			_	
14. Hov	v do the lines co	mpare?						
14a.	Line 12b is I Go to Part 3	ess than or equal to line 13. On	the top of page 1, check box	(1, There is no presump	tion of abu	se.		
14b.	Line 12b is a	more than line 13. On the top of and fill out Form 122A-2.	f page 1, check box 2, The pr	resumption of abuse is d	etermined	by Form 122A-2.		
Part 3:	Sign Below							
Ву	signing here, I de	clare under penalty of perjury tha	at the information on this state	ement and in any attachr	ments is tru	ue and correct.		
		,						
¥	/s/ Judith Bitn	er 1 del D-to	ī, i 🗴					
· .	Signature of Debt	Second Strong		Signature of Debtor 2				
	orginations of Debt	<u></u>		Signature of Debtor 2				
	Date 3/2/2017			Date 3/2/2017		•		
	MM/DD/YY	ΥY		MM/DD/YYYY				
		14a, do NOT fill out or file Form						
	уоц спескев иле	14b, fill out Form 122A-2 and	ie k with this form.			annone object a region of the contract of the		·p. rp. va.va. an. a a. ya.v. a a a a a

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Judith	M.	Bitner
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$500.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u>·</u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$6,456.00 ———————————————————————————————————
1c. Copy line 63, Total of all property on Schedule A/B	\$6,956.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	•
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$14,766.00
Your total liabilities	\$14,766.00
Part 3: Summarize Your Income and Expenses	
atts. Cummanze rour moome and Expenses	
S. Schedule I: Your Income (Official Form 106I)	\$1,558.01
Copy your combined monthly income from line 12 of Schedule I	

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Deb	otor 1 Judith First Name	M. Middle Name	Bitner Last Name	Case number (if known)	
Part		uestions for Administrat		ords	
6. A	re you filing for bankrupt	cy under Chapters 7, 11, o	r 13?		
]	No. You have nothing t	to report on this part of the fo	rm. Check this box and sub	mit this form to the court with your other so	hedules.
7. V	What kind of debt do you l	have?			
[Your debts are primate family, or household put	rily consumer debts. Consu urpose. 11 U.S.C. § 101(8). F	mer debts are those incurred fill out lines 8-10 for statistic	d by an individual primarily for a personal, al purposes. 28 U.S.C. § 159.	
[imarily consumer debts. You ith your other schedules.	ou have nothing to report on	this part of the form. Check this box and su	ubmit
		our Current Monthly Incom Form 122B Line 11; OR, Fo		nonthly income from Official	\$421.01
9.	Copy the following spec	ial categories of claims fro	m Part 4, line 6 of Schedu	ıle E/F:	
	From Part 4 on Schedul	e E/F, copy the following:		Total claim	
	9a. Domestic support obli	igations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or pe	ersonal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	line 6f.)		\$0.00	
	9e. Obligations arising ou priority claims. (Copy line	t of a separation agreement o	r divorce that you did not re	port as \$0.00	
	9f. Debts to pension or pr	rofit-sharing plans, and other	similar debts. (Copy line 6h.	\$0.00	

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to	identify your o	case:						
Debtor 1	Judith		M.		Bitner				
Debtor 2	First Na	ame	Middle N	ame	Last Name				
(Spouse, if fi	ling) First Na	ame	Middle N	ame	Last Name)			
United Sta	ates Bankrupto	y Court for the:	Northern		District of Illinois				
Case num	nber				(State	e) 			
, ,	al Form 1	106A/B							Check if this is an amended filing
Sche	dule A/I	B: Prope	erty						12/1
category responsib write your	where you thi le for supplyir name and ca	nk it fits best. ng correct info ase number (if l	Be as complete a rmation. If more s known). Answer e	nd ad pace very	ccurate as possible. is needed, attach a question.	If two married peop separate sheet to t	ple are this fo	one category, list the filing together, both a rm. On the top of any a	re equally
					r Other Real Esta				
1. Do you	No. Go to Pa		quitable interest i	n an	y residence, building	, land, or similar pr	roperty	y?	
1.1			other description	Wh	at is the property? C Single-family home Duplex or multi-unit b			the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D: sims Secured by Property.</i>
	Cemetery Plo Number Hickory Point	Street			Condominium or coo Manufactured or mob	perative		Current value of the entire property? \$500.00	Current value of the portion you own? \$500.00
	Metamora City Woodford County	Illinois State	61548 Zip Code		Land Investment property Timeshare			Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
	County			✓	Other Cemetery Plot			Fee Simple	
				Wh one	o has an interest in t	he property? Check	k	Check if this is co	mmunity property
				✓	Debtor 1 only			_	
					Debtor 2 only	2 and a			
				Н	Debtor 1 and Debtor 2 At least one of the del	,			
				pro	er information you w perty identification		his itei	m, such as local	
If vou	own or have r	nore than one, I	ist here:	nur	nber:				
1.2			other description	Wh	at is the property? C Single-family home Duplex or multi-unit b	uilding		the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> irms Secured by Property. Current value of the
				H	Condominium or coo Manufactured or mob Land	•		entire property?	portion you own?
	Number	Street		H	Investment property Timeshare			Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	City	State	Zip Code	Wh one	o has an interest in to be	he property? Check	k	Check if this is co (see instructions)	mmunity property
					Debtor 1 and Debtor 2	•			
					At least one of the del		hie ite:	m such as local	
					perty identification r		ınə ilei	iii, sucii də lüüdl	

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Debtor 1		M. Middle Name	Bitner Last Name	Case number	(if known)	
1.3 Stre	First Name et address, if available, or other street	Middle Name Vector of the restriction of the restr	Last Name Vhat is the property? Check all that app Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Vho has an interest in the property? Complete only Debtor 1 only Debtor 2 only At least one of the debtors and anoth	oly. Check one.	Do not deduct secured of the amount of any secu	imple, tenancy by estate), if known.
	the dollar value of the porve attached for Part 1. Wr	p rtion you own for a	Other information you wish to add about on the property identification number: all of your entries from Part 1, including ere.		for pages	0.00
	Describe Your Vehicle		in any vehicles, whether they are rec	aistered or no	t? Include any vehicles	
you own t	hat someone else drives. If y uns, trucks, tractors, sport ut	vou lease a vehicle, a	also report it on Schedule G: Executory C		-	
3.1	Make Model: Year:	Chevy Impala 2012	Who has an interest in the proper one. Debtor 1 only	ty? Check	the amount of any secu	claims or exemptions. Put irred claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	119999	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Check if this is community pro		Current value of the entire property? \$4550.00	Current value of the portion you own? \$4550.00
3.2	Make Model: Year:	Yamaha Motorcycle 2015	instructions) Who has an interest in the proper one. Debtor 1 only	ty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a		Current value of the entire property? \$300.00	Current value of the portion you own? \$300.00
			instructions)	, (000		

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otor 1	Judith First Name	M. Middle Name	Bitner Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	nly s and another	the amount of any secu	claims or exemptions. Put ared claims on Schedule D aims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communication.	nly s and another	the amount of any secu	claims or exemptions. Put ired claims on Schedule D iims Secured by Property. Current value of the portion you own?
147 - 1		ATV I - II	instructions)			
	nples: Boats, trailers, motor No Yes	•	instructions) er recreational vehicles, other, fishing vessels, snowmobiles, which is the same of the same interest in the one.	motorcycle accessori	Do not deduct secured the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D</i>
Example Exampl	mples: Boats, trailers, motor No Yes Make	•	er recreational vehicles, other, fishing vessels, snowmobiles, when the work with the	motorcycle accessori property? Check hly s and another	Do not deduct secured the amount of any secu	· ·

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Debtor 1 Judith Bitner Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... small table ,lamp \$26.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music No Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... Books, Art, Collectibles \$340.00 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... Art coloring pencils pads, photo albums \$65.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$90.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Costume Jewelry, Real Jewelry \$420.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$956.00 for Part 3. Write that number here

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Debtor 1 Judith Bitner M. Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$50.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$600.00 17.1. Checking account: Chase Bank 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb ¹	tor 1 Judith	M.	Bitner	Case number (if known)	
20.		Middle Name orate bonds and other negotia include personal checks, cashiers			
		ents are those you cannot transfe			
	No Yes. Give specific information about them	Issuer name:			
					-
21.	Retirement or pension Examples: Interests in IF		o), thrift savings accounts	s, or other pension or profit-sharing plans	-
	✓ No	Type of account:	Institution name:		
	Yes. List each account		mondation name.		
	separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			-
22.		prepayments I deposits you have made so tha with landlords, prepaid rent, publ			
	Yes	Electric:			_
		Gas:			_
		Heating oil:			_
		Security deposit on rental unit:			
		Prepaid rent:			_
		Telephone:			_
		Water:			_
		Rented furniture:			_
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money t	o you, either for life or for	a number of years)	-
	✓ No Yes	Issuer name and description:			
		-			
		-			-

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Debt	or 1 Judith First Name	M. Bitner Middle Name Last N		
24.	Interests in a	n education IRA, in an account in a qualified ABL	enne E program, or under a qualified state tuition program.	
		530(b)(1), 529A(b), and 529(b)(1).		
	✓ No Yes	Institution name and description. Separately file the re	cords of any interests.11 U.S.C. § 521(c):	
25.		ble or future interests in property (other than any or your benefit	thing listed in line 1), and rights or powers	
	✓ No			
	Yes. Desc	ribe		
26.	Patents, cop	rights, trademarks, trade secrets, and other intel	lectual property	
		ernet domain names, websites, proceeds from royalties		
	✓ No Yes. Desc	ribe		
27.		nchises, and other general intangibles		
	No No	Iding permits, exclusive licenses, cooperative association	on molaritys, riquor ricenses, professional ricenses	
	Yes. Desc	ribe		
Mor	ney or proper	ty owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper			portion you own? Do not deduct secured
	Tax refunds on No	ved to you	Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on ✓ No Yes. Give s abou	ved to you specific information t them, including whether	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s about	ved to you specific information	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds on No Yes. Give s about you a and t	specific information t them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information t them, including whether already filed the returns the tax years	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past	specific information t them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past	specific information t them, including whether slready filed the returns the tax years t due or lump sum alimony, spousal support, child sup	State: Local: pport, maintenance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past	specific information t them, including whether slready filed the returns the tax years t due or lump sum alimony, spousal support, child sup	State: Local: pport, maintenance, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past	specific information t them, including whether slready filed the returns the tax years t due or lump sum alimony, spousal support, child sup	State: Local: Doport, maintenance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00
29.	Tax refunds on ✓ No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s	pecific information t them, including whether liready filed the returns the tax years t due or lump sum alimony, spousal support, child suppecific information	State: Local: Doport, maintenance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
29.	Tax refunds on ✓ No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information It them, including whether Idready filed the returns The tax years It It due or lump sum alimony, spousal support, child supprecific information	State: Local: Divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: nefits, sick pay, vacation pay, workers' compensation,	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on ✓ No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information It them, including whether Illready filed the returns the tax years It due or lump sum alimony, spousal support, child suppecific information	State: Local: Divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: nefits, sick pay, vacation pay, workers' compensation,	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal support, child sup specific information s someone owes you aid wages, disability insurance payments, disability be al Security benefits; unpaid loans you made to someo	State: Local: Divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: nefits, sick pay, vacation pay, workers' compensation,	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ⁻	or 1 Judith	M.	Bitner	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabi		avings account (HSA); credit,	homeowner's, or renter's insurance	
	No Yes. Name the insur of each policy and li	ance company	npany name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficiary property because someo			cy, or are currently entitled to receive	
	Yes. Describe				
33.		arties, whether or not you had ployment disputes, insurance		e a demand for payment	
34.	Other contingent and to set off claims	unliquidated claims of ever	y nature, including counte	claims of the debtor and rights	
35.	Yes. Describe Any financial assets yo	ou did not already list			
	No Yes. Describe				
36.		all of your entries from Parumber here		or pages you have attached	\$650.00
Part	_			nterest In. List any real estate in Part	1.
37.	Do you own or have an	y legal or equitable interes	t in any business-related p	, ,	
	No. Go to Part 6. Yes. Go to line 38.			pe De	urrent value of the ortion you own? o not deduct secured claims exemptions
38.	Accounts receivable o	r commissions you already	earned		
	No Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		dems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, electr	onic devices
	No Yes. Describe				

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Debt	tor 1 Judith	M.	Bitner	Case number (if known)	
40	First Name	Middle Name	Last Name	Ave de	
40.		equipment, supplies you use	in pusiness, and tools of you	ur trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	√ No				
	Yes. Describe				
40					
42.	Interests in partnersh	lips or joint ventures			
	✓ No	Nar	ne of entity:	% of ownership:	
	Yes. Give specific information about		,		
	them				
					_
43. (Customer lists, mailing	lists, or other compilations			
	✓ No				
	Yes. Do your lists i	nclude personally identifiable in	nformation (as defined in 11 U	.S.C. § 101(41A))?	
	□ No				
	Yes. Desc	rihe			
	163. 2630				
44.	Any business-related	property you did not alread	y list		
	✓ No				
	Yes. Give specific				_
	information				
					
					
		all of your entries from Part er here			
•					
Part	Describe Any Fa	arm- and Commercial F	ishing-Related Property rt 1.	You Own or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable intere	st in any farm- or commerci	al fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals	coultry form raised fint			
	Examples: Livestock, p	iouitry, tariti-raised tish			
	No				
	Yes. Describe				

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Debte	or 1 Judith First Name	M. Middle Name	Bitner Last Name	Case number (if known)	
48.	Crops-either growing	g or harvested			
	No Yes. Describe				
49.	Farm and fishing equ	uipment, implements, machinery, fixtu	ıres, and tools of tra	de	
	✓ No				
	Yes. Describe				
50.	Farm and fishing sup	pplies, chemicals, and feed			
	✓ No				
	Yes. Describe				
			d and also ad Par		
51.		nercial fishing-related property you di	d not already list		
	✓ No Yes. Describe				
52. Ac	dd the dollar value of	all of your entries from Part 6, includ	ing any entries for pa	ages you have attached	
		per here			
	<u></u>				
Part 7		roperty You Own or Have an Inte		id Not List Above	
		roperty of any kind you did not already tets, country club membership	/ list?		
	✓ No				1
	Yes. Give specific				
	information				
54. Ac	dd the dollar value of	all of your entries from Part 7. Write	that number here		>
		•			
Doub 0	List the Totals	of Each Part of this Form			
Part 8	List the Totals	or Each Part of this Porni			
55. P	Part 1: Total real esta	te, line 2		>	\$500.00
56. p	art 2 total vehicles, l	ine 5	\$4850.00		
57. P a	art 3: Total personal	and household items, line 15	\$956.00	<u> </u>	
58. P a	art 4: Total financial	assets, line 36	\$650.00	<u></u>	
59. P	art 5: Total business	-related property, line 45		<u></u>	
60. P	art 6: Total farm- and	d fishing-related property, line 52		<u></u>	
61. P	art 7: Total other pro	operty not listed, line 54			
62. T	otal personal proper	ty. Add lines 56 through 61	\$6456.00		+ \$6456.00
				Copy personal property total ►	
63. T c	otal of all property on	Schedule A/B. Add line 55 + line 62			\$6956.00

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Debtor 1	Judith	M.	Bitner	Case number (if known)	
İ	First Name	Middle Name	Last Name		

Schedule A/B: Property. Additional page

Part 3: Describe	Your Personal and Household Items	
Do you own or ha	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
8.2. Collectibles of	value	
No		
Yes. Describe	Photo Albums	\$15.00

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Fill in this inforr	nation to identify your ca	ase:		
Debtor 1	Judith	M.	Bitner	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	•		
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	N/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Chevy Impala, 2012 Line from Schedule A/B: 03	\$4,550.00	\$2,400.00; \$2,150.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Brief description: Yamaha , 2015, Cash on hand Line from Schedule A/B: 16	\$50.00	\$50.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?	

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Debtor 1 Judith M. Bitner Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page Current value of** Brief description of the property and Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$600.00 description: **✓** \$600.00 Checking account, 100% of fair market value, up to any **Chase Bank** applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$300.00 description: **✓** \$300.00 Yamaha Motorcycle, 100% of fair market value, up to any 2015 applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$26.00 **✓** \$26.00 small table ,lamp 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(b) Brief \$340.00 description: \$340.00 **Books, Art, Collectibles** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(a) Brief \$90.00 description: **✓** \$90.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$420.00 description: \$420.00 Costume Jewelry, Real

Schedule A/B:

08

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			•			
Fill in this in	formation to identify your c	ase:				
Debtor 1	Judith	M.	Bitner			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing	g) First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case numb (If known)	er					
Officia	l Form 106D			J		Check if this is an amended filing
Sched	dule D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more space	-		e are filing together, both are equ nber the entries, and attach it to t	•		
1. Do an	y creditors have claims	secured by your proper	ty?			
✓ N	o. Check this box and sub	mit this form to the court v	with your other schedules. You have	e nothing else to repo	rt on this form.	
	es. Fill in all of the information	on below.				
Part 1: Li	ist All Secured Claims					
for eac		ditor has a particular claim,	red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

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Fill	n this infor	mation to identify your c	ase:			
Deb	tor 1	Judith	M.	Bitner		
		First Name	Middle Name	Last Name		
	tor 2					
(Spo	use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States B	Sankruptcy Court for the:	Northern	District of Illinois		
				(State)		
(If kn	e number own)					
<u> </u>		- 100F/F				Check if this is an amended filing
OII	iciai F	orm 106E/F				
Sc	hedu	ıle E/F: Cre	editors Who	Have Unsec	cured Claims	12/1
othe Form clain the e knov	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on <i>Schedule G: Exe</i> I listed in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that ecutory Contracts and Un Creditors Who Hold Claim	at could result in a claim. A nexpired Leases (Official Fo ns Secured by Property. If r	Also list executory contracts orm 106G). Do not include an nore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Par	LISU	All OI TOUR PRIORIT	T Unsecured Claims			
1.		• •	nsecured claims against	you?		
	✓ No. (Go to Part 2.				
	Yes.					
2.	listed, ider					arately for each claim. For each claim both priority and nonpriority amounts.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Judith Bitner M. Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 Citicards CBNA \$6,548.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 6241 Street Number As of the date you file, the claim is: Check all that apply. Attn: Bankruptcy Dept. Contingent Unliquidated SIOUX FALLS South Dakota 57117 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **V** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ____ Credit Card Purchases Is the claim subject to offset? Yes 4.2 Discover Financial Services \$3,874.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 15316 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19850 WILMINGTON Delaware City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Credit Card Purchases Is the claim subject to offset? **✓** No Yes 4.3 Elanco Financial Services \$1,775.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 108 Number As of the date you file, the claim is: Check all that apply. Contingent Saint Louis 63166 Missouri Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ Credit Card Purchases Is the claim subject to offset? **✓** No Yes

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Debtor 1 Judith M. Bitner __ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Eureka-Goodfield Fire Protection \$2,569.00 Last 4 digits of account number Nonpriority Creditor's Name 102 Harriston Street When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Goodfield 61742 Illinois Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Medical Services Is the claim subject to offset? **✓** No Yes

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Debtor 1 Judith Bitner M. Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Weltman Reis Co. L.P.A., Weinberg & On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 965 Keynote Circle Line 4.2 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Brooklyn Heights Ohio 44131 Last 4 digits of account number Zip Code City State Portfolio Recovery Associates On which entry in Part 1 or Part 2 did you list the original creditor? 120 Corporate Blvd., Ste 100 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured NORFOLK Virginia 23502 Last 4 digits of account number Zip Code Woodford County Circuit Court On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check Suite 201 Line 4.2 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured 115 N Main St. Eureka Illinois 61530 Last 4 digits of account number City Zip Code State Wakefield & Associates On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.4

80044

Zip Code

of (Check

one):

Last 4 digits of account number

PO Box 441590

Street

Colorado

State

Number

Aurora

City

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured

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Debtor 1 Judith M. Bitner Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add ti	he Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purposes
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$14,766.00	
	6i Total Add lines 6f through 6i	6i	\$14,766.00	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Judith	M.	Bitner	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)	_
Case number			(State)	_

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		23.	Jamone rago e	
Fill in this info	mation to identify your	case:		
Debtor 1	Judith	M.	Bitner	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	e: Northern	District of Illinois	
Office Otates	Sumapley Court for the	. Ivolution	(State)	
Case number (If known)				
, ,				Check if this is an
				amended filing
Official	Form 106H			
Schedul	e H: Your Co	dehtors		12/15
				emplete and accurate as possible. If two married people are
known). Answ	er every question.	you are filing a joint case, do i		of any Additional Pages, write your name and case number (if
✓ No Yes				
Idaho, Lo		eu lived in a community prop exico, Puerto Rico, Texas, Wa	- ,	community property states and territories include Arizona, California,
_ 🖳		ner spouse, or legal equival	ent live with you at the time	27
	No	nor opodoo, or logar oquival	one are war you at a lo are	•
	Yes. In which commu	nity state or territory did you	live?	. Fill in the name and current address of that person.
	Name of your spouse	, former spouse, or legal equiv	ralent	<u> </u>
	Number Street			<u> </u>
	City	State	Zip Code	<u> </u>
2 In Cal	. 4 liak all afva	abtava Da wat iwalisha	anauga oo o oodobtaa ifaa	any anana is films with you. List the navon shows in the C
again as	a codebtor only if that	person is a guarantor or co	signer. Make sure you ha	our spouse is filing with you. List the person shown in line 2 ve listed the creditor on Schedule D (Official Form 106D), ule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this in	formation to identify	your case:						
Debtor 1	Judith	M.	Bitner					
	First Name	Middle Name	Last N	ame		Che	eck if this is:	
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last N	amo			An amended filing	
		Middle Name					A supplement showing pos	t-netition chanter 13
the:	Bankruptcy Court for	Northern	_ District of Illi (S	nois itate)		"	expenses as of the followin	
Case number					_		MM / DD / YYYY	
Official	Form 106I							
Schedu	le I: Your In	come						12/15
information a spouse. If mo number (if ki	about your spouse. I	f you are separated and , attach a separate she y question.	d your spous	se is not	filing w	ith you, do	r spouse is living with y not include information ional pages, write your	about your
	ır employment		Debtor 1				Debtor 2	
informati	on.	Employment status						
	e more than one job, eparate page with	Employment status	Emplo	yea nployed			Employed Not Employed	
	n about additional		▼ NOT EI	прюуец			I Not Employed	
employers	i.	Occupation						
	art time, seasonal, or byed work.	Employer's name					_	
	n may include student naker, if it applies.	Employer's address	Number Str	reet			Number Street	
							_	
			City		State	Zip Code	City Sta	te Zip Code
		How long employed there?			_			
Part 2: Giv	ve Details About N	onthly Income						
spouse unles	ss you are separated.	e more than one employer,	-	_	-	employers fo	write \$0 in the space. Include or that person on the lines b	
		rry, and commissions (befo calculate what the monthly		2.		\$0.00	non-filing spouse	
3. Estimat	e and list monthly over	time pay.		3.		+ \$0.00	-	
4. Calcula	te gross income. Add li	ne 2 + line 3.		4.		\$0.00		

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Debtor 1 Judith First Name		itner ast Name		Case number known)	(if		
	made (ame			For Debtor 1	For Debtor 2 or non-filing spouse		
Copy line 4 here		→ 4.		\$0.00			
5. List all payroll deductions							
5a. Tax, Medicare, and Sc	ocial Security deductions	5a.		\$0.00			
5b. Mandatory contribution	ons for retirement plans	5b.		\$0.00			
5c. Voluntary contribution	ns for retirement plans	5c.		\$0.00			
5d. Required repayments	of retirement fund loans	5d.		\$0.00			
5e. Insurance		5e.		\$0.00			
5f. Domestic support obli	gations	5f.		\$0.00			
5g. Union dues		5g.		\$0.00			
5h. Other deductions. Spe	ecify:	5h.	+	\$0.00 +			
6. Add the payroll deduction +5h.	ns. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	_	\$0.00			
7. Calculate total monthly ta	ake-home pay. Subtract line 6 from line	4. 7.	_	\$0.00			
8. List all other income regu	ılarly received:						
business, profession,							
gross receipts, ordinary	each property and business showing and necessary business expenses, and	•		Φ0.00			
the total monthly net inc 8b. Interest and dividends		8a.	_	\$0.00	-		
		8b.	_	\$0.00	-		
dependent regularly r	ents that you, a non-filing spouse, or a receive ral support, child support, maintenance,	l					
divorce settlement, and		8c.	_	\$0.00			
8d. Unemployment comp	ensation	8d.		\$0.00			
8e. Social Security		8e.		\$1,137.00			
Include cash assistance cash assistance that you	sistance that you regularly receive and the value (if known) of any non- u receive, such as food stamps (benefits I Nutrition Assistance Program) or	8f.		\$0.00			
8g. Pension or retirement	t income	8g.		\$421.01			
8h. Other monthly income	e. Specify:	8h.	+	\$0.00 +			
9. Add all other income Add	lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.		\$1,558.01]	
10. Calculate monthly incom Add the entries in line 10 fo	le. Add line 7 + line 9. or Debtor 1 and Debtor 2 or non-filing spo	10. ouse		\$1,558.01 +		=	\$1,558.01
Include contributions from friends or relatives.	ontributions to the expenses that you an unmarried partner, members of your but to already included in lines 2-10 or amou	nousehold, yo	our dep				
Specify:						11. +	\$0.00
	ast column of line 10 to the amount in Cummary of Schedules and Statistical Sun					12.	\$1,558.01 Combined
13. Do you expect an increase No. Yes. Explain:	se or decrease within the year after y	ou file this fo	orm?				monthly income
L 165. Expiairi.							

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		Docu	iment Page 41 of 66	5	
Fill in this infor	mation to identify	your case:			
Debtor 1	Judith First Name	M. Middle Name	Bitner Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is: An amended filin	g
United States E	Bankruptcy Court f	or the: Northern [District of Illinois (State)		nowing post-petition chapter 13 he following date:
Case number (If known)				MM / DD / YYYY	
Official	Form 10	<u>6J</u>			
Schedul	e J: Your	Expenses			12/15
information. If (if known). Ans					
1. Is this a joi					
No. Go	o to line 2				
Yes. D	oes Debtor 2 live	in a separate household?			
	No				
	Yes. Debtor 2	must file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	✓ No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	penses include f people other	✓ No			
than yourself and dependents		Yes			
Part 2: Esti	mate Your Onç	going Monthly Expenses			
	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup			
	•	n non-cash government assistance uded it on Schedule I: Your Income	-		Your expenses
	I or home owners or the ground or lo	ship expenses for your residence. In	clude first mortgage payments and		\$200.00

\$0.00

\$0.00

\$15.00

\$0.00

4a

4b.

4c.

4d.

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Judith M. Bitner Case number (if known)
First Name Middle Name Last Name

riist Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	ns .	6a.	\$0.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$40.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	plies	7.	\$240.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$0.00
10. Personal care products an	d services	10.	\$100.00
11. Medical and dental expens	ses	11.	\$200.00
12. Transportation. Include gas Do not include car payments		12.	\$105.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$93.00
14. Charitable contributions a	nd religious donations	14.	\$70.00
15. Insurance. Do not include insurance ded	ucted from your pay or included in lines 4 or 20.		· · · · · · · · · · · · · · · · · · ·
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$110.00
15d. Other insurance. Specify	r <u>. </u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	lle I, Your Income (Official Form 106I).	18.	
, , ,	to support others who do not live with you.		
Specify:	and the student in time of our Floodship forms on our Cohestude It Very Income	19.	\$0.00
20a. Mortgages on other projects	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	200	£0.00
20b. Real estate taxes.		20a 20b	\$0.00 \$0.00
20c. Property, homeowner's,	or renter's insurance		
20d. Maintenance, repair, and		20c 20d	\$0.00 \$0.00
20e. Homeowner's association			
200. Homeowner 3 associatio	ni oi oondoniinilaiii dado	20e	\$0.00

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Debtor 1			M.	Bitner	Case number (if known)			
	First Na	ame	Middle Name	Last Name				
21.Other	. Spec	ify: Miscellaneous				21		\$40.00
						_		
	-	our monthly expenses.					_	\$1,213.00
		es 4 through 21.		_	\$0.00			
	. ,	` , ,	,, ,	, from Official Form 106J-2	2		_	\$1,213.00
22c. A	Add line	e 22a and 22b. The result	is your monthly exp	penses.		22.		
23.Calcu	late y	our monthly net income	·-					
23a. (Copy lir	ne 12 (your combined mo	onthly income) from	Schedule I.		23a	_	\$1,558.01
23b. (Сору у	our monthly expenses fro	m line 22 above.			23b	-	\$1,213.00
		t your monthly expenses		income.				\$345.01
•	The res	sult is your monthly net in	come.			23c	_	
For e	xampl	e, do you expect to finish	paying for your car	nses within the year after loan within the year or do y modification to the terms o	ou expect your			

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Judith	M.	Bitner
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and							
×	/s/ Judith Bitner	×							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 3/4/2017 MM/DD/YYYY	Date MM/DD/YYYY							

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Fill in	n this in	formation to i	dentify your o	case:				
Deb	tor 1	Judith		М.	Bitner			
Deb	tor ?	First Nam	e	Middle N	Name Last Nam	е		
	use, if filing	First Nam	e	Middle N	Name Last Nam	e e		
Unit	ed State	s Bankruptcy (Court for the:	Northern	District of Illino	is		
Case	e numbe	er			(Stat	e)		
(If kno								_
Of	ficia	l Form	107					Check if this is a amended filing
_					or Individuals			12/1
infor	mation	n. If more spa	ace is neede	ed, attach a sepa	arried people are filing t arate sheet to this form			
num	ber (if i	known). Ans	wer every q	uestion.				
Pari	Gi	ive Details A	bout Your	Marital Status	and Where You Lived	Before		
1.	What	is your curre	nt marital st	atus?				
		//arried						
	ш	Not married						
	<u> </u>							
2.	Durin	g the last 3 y	ears, have yo	ou lived anywhere	e other than where you liv	ve now?		
		No.						
	✓ Y	es. List all of	the places yo	ou lived in the last	3 years. Do not include v	vhere you live now.		
		Debtor 1:			Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
						Same as Debtor 1	I	Same as Debtor 1
	_	212 Anker Lane	Э		From			From
	١	Number Street			To 2/2016	Number Street		To
	_				10 2/2010			
		Germantown Hills	Illinois	61548		City Stat	e Zip Code	
		City	State	Zip Code				
						Same as Debtor 1	I	Same as Debtor 1
	_				F			F
	١	Number Street			From	Number Street		From
	_				То			То
	7	Dity	State	Zip Code		City Stat	e Zip Code	
	_		Ciuio	<u>p </u>		only one	p	
3.		-		•	ouse or legal equivalent iana, Nevada, New Mexico,			
			ruizorra, Gain	orna, raarro, Eouro	idita, Nevada, New Mexico,	Tuesto Tiloo, Texas, Was	mington, and wisconsin.,	,
	✓ No		£II ± O	alaa dula Ut Va	Codobtoro (Official France)	10611)		
	⊔ ^{Ye}	s. Iviake sure	you till out S	crieaule H: Your	Codebtors (Official Form	IUOH).		

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Debtor 1 Judith Bitner M Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) Social Security \$3,411.00 From January 1 of current year until Pension \$1,263.03 the date you filed for bankruptcy: Social Security \$13,644.00 For last calendar year: Pension \$5,052.12 (January 1 to December 31, 2016 Social Security \$13,644.00 For the calendar year before that: Pension \$5,052.12 (January 1 to December 31, 2015

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Debtor 1 Judith Bitner M. Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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tor 1	1 Judith		M.	Bit	ner	Case number	(if known)
	First Name		Middle Name	Las	st Name		
Insi con age	iders include your porations of whic	relatives; a h you are a for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; part or owner of 20% or	tnerships of which y more of their voting	who was an insider? /ou are a general partner; g securities; and any managing r domestic support obligations,
V	No						
	Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
-	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der?	-	for bankruptcy, o	-	y payments or trans	sfer any property o	n account of a debt that benefited an
V	No Yes List all pay	ments tha	t benefited an ins	ider			
Ш	roo. Liot all pay	monto tra	e bonontod an me	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
							Include creditor's name
	Insider's Name				-		
	Number Ctreet						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Judith Bitner Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Contract Woodford County Circuit Court Pending Discover Bank vs Judith Bitner Court Name On appeal Case number NumberStreet Concluded 2016SC156 City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Judith First Name	M. Middle Name	Bitner Last Name	Case number (if known)	
11.	accounts or refus	efore you filed for bankruptcy, did se to make a payment because y		ank or financial institution, set off any amo	ounts from your
	✓ No Yes. Fill in the	e details.			
	_		Describe the action the	creditor took Date action was taken	Amount
	Creditor's Nan	ne	-		·
	Number Stree	et	-		
			_ Last 4 digits of account n	number: XXXX-	
	City	State Zip Code	-		
12.		ore you filed for bankruptcy, was er, a custodian, or another officia		possession of an assignee for the benefit of	i creditors, a court-
	✓ No ☐ Yes				
Part	5: List Certain	Gifts and Contributions			
13.	Within 2 years be	efore you filed for bankruptcy, di	d you give any gifts with a to	otal value of more than \$600 per person?	
	✓ No ✓ Yes. Fill in th	e details for each gift.			
	Gifts with a t	otal value of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Who	om You Gave the Gift	-		
			-		
	Number Stree		_		
	City Person's relati	State Zip Code onship to you 			
	Person to Who	om You Gave the Gift	-		
	Number Street	et	_		
	City Person's relati	State Zip Code onship to you	-		

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Debt		Judith	M.	Bitner	Case number (if known)		_
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed fo	r bankruptcy, did yo	u give any gifts or contrib	utions with a total value of i	nore than \$600	to any charity?
	V	No					
	H	Yes. Fill in the details for each	h aift or contribution				
	ш	Gifts or contributions to cha	_	Describe what you conti	ihuted	Date you	Value
		that total more than \$600	iiiles	Describe what you conti	ibuteu	contributed	value
		Charity's Name					
		Number Street					
		City State	Zip Code				
		•	p				
Part	6:	List Certain Losses					
15.		hin 1 year before you filed for nbling?	bankruptcy or since	you filed for bankruptcy,	did you lose anything becau	se of theft, fire,	other disaster, or
	gun						
	Щ	No					
	✓	Yes. Fill in the details.					
		Describe the property you lo how the loss occurred	st and	Describe any insurance Include the amount that in		Date of your	Value of property lost
		now the loss occurred		pending insurance claims	-	loss	1051
				A/B: Property.			
		2015 Yamaha Motorbike stole	n. Returned later.	None		12/2016	\$300.00
Part	7.	List Certain Payments or	Transfara				
16.	abo	hin 1 year before you filed for ut seeking bankruptcy or pre ude any attorneys, bankruptcy p	paring a bankruptcy	petition?			myone you consulted
	✓	Yes. Fill in the details.					
				Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
		Springer Law Firm		Attorney's Fee - 500.00		3/2/2017	\$500.00
		Person Who Was Paid		7.4.0.1109 0 1 00 000.00			*******
		2222 E State St.					
		Number Street					
		# 107					
		Rockford Illinois	61104				
		City State	Zip Code				
		Email or website address					
		Person Who Made the Paymer	at if Not You				
		reison who made the rayine	it, ii Not You				
		Person Who Was Paid					
		Number Street					
		-					
		City State	Zip Code				
		Oity State	Zip Code				
		Email or website address					
		Person Who Made the Paymer	nt, if Not You				

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help you deal with you creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of any property transfer was made Person Who Was Paid Number Street Dity State Zip Code Number Street Description and value of any property transfer any property to anyone, other than property transfer the ordinary course of your business or financial affairs? Include both untright transfers and transfers made associnfy (such as the granting of a security interest or mortgage on your property). Do not include and transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of any property or assert transfer any property or payments received or debts paid in auchiange Person Who Received Transfer Number Street Dity State Zip Code Person's relationship to you Person showed Transfer Number Street Dity State Zip Code Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date	Debtor	1 Judith	M.	Bitner	Case number (if know	n)	
Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid		First Name	Middle Name	Last Name			
Person Who Was Paid Number Street Person Who Received Transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include and transfers that you have already listed on this statement. No Yes. Fill in the details. Person Who Received Transfer Number Street Person Who Received Transfer Number Street Person is relationship to you Pe	he	elp you deal with your cre	ditors or to make paym	nents to your creditors?	our behalf pay or transfe	er any property to an	yone who promised to
Person Who Was Paid Number Street	[<u>√</u>	_					
Number Street City State Zip Code		-			ny property	payment or transfer was	Amount of payment
B. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transfer the ordinary course of your business or financial affairs? Include both outinght transfers and transfers made as security fluch as the granting of a security interest or mortgage on your property). Do not include and transfers that you have already listed on this statement. No		Person Who Was Paid		-			
Mithin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transfer the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include and transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of any property or payments received or debts paid in exchange Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person's relationship to you Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer and property transferred		Number Street		-			
Mithin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transfer the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include and transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of any property or payments received or debts paid in exchange Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person's relationship to you Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer and property transferred		City State	Zin Codo	-			
the ordinary course of your business or financial affairs? Include both outlight transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include and transfers that you have already listed on this statement. No	_		·				
Yes. Fill in the details. Description and value of any property or payments received or debts paid in exchange Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person's relationship to you 9. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) ✓ No ✓ Yes. Fill in the details. Description and value of the property transferred Date transfer made	th In	ne ordinary course of your clude both outright transfer	business or financial as and transfers made as	ffairs? security (such as the granting of a			
Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer made	[₹						
Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Dity State Zip Code Person's relatio					payments r	received or debts pa	id transfer was
City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person's relationship to you Person's relationship to you Description and value of the property transferred Date transfer made		Person Who Received To	ransfer	-			
Person Who Received Transfer Number Street City State Zip Code Person's relationship to you 9. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer made		Number Street		-			
Number Street City State Zip Code Person's relationship to you D. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer made		,	•	-			
City State Zip Code Person's relationship to you No Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer made		Person Who Received To	ransfer	-			
Person's relationship to you 9. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer made		Number Street		- _			
beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred Date transfer made			·	-			
✓ No Yes. Fill in the details. Description and value of the property transferred transfer made	be	eneficiary?		d you transfer any property to	a self-settled trust or si	milar device of whicl	h you are a
transfer made	_	No	·				
Name of trust		_		Description and value of	the property transferred	d	transfer was
		Name of trust					

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Debtor 1 Judith Bitner M. _ Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Debtor 1 Judith Bitner _ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Judith		M.	Bitner	Case numb	er (if known)	
		First Name		Middle Name	Last Name			
26.		e you been a party No	y in any judic	ial or administ	rative proceeding under	any environmental law	? Include settlements and orde	rs.
	П	Yes. Fill in the det	ails.					
					Court or agency	Natu	ure of the case	Status of the case
		Case title						Pending
				_	Court Name			On appeal
		Case number			NumberStreet			Concluded
					City State	Zip Code		_
					onnections to Any Bu			
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a business or	have any of the following	ng connections to any business	?
		A member of A partner in a	f a limited liab a partnership	oility company (ade, profession, or othe LLC) or limited liability pa ve of a corporation		or part-time	
		_			equity securities of a cor	noration		
		_		-		poration		
	✓	No. None of the a						
		Yes. Check all tha	at apply abov	e and fill in the	details below for each b	ousiness.		
					Describe the nate	ure of the business	Employer Identification n include Social Security n	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_		From To	
					Describe the nate	ure of the business	Employer Identification n include Social Security n	
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
					Name of account	ant or bookkeeper		
		City	State	Zip Code			From To	
					Describe the nate	ure of the business	Employer Identification n include Social Security n	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code			From To	

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Debto	or 1 Judith	M.	Bitner	Case number (if known)
	First Name	Middle Name	Last Name	
	creditors, or other parties.		u give a financial statement	to anyone about your business? Include all financial institutions,
	Yes. Fill in the details belo	w.		
			Date issued	
	Name		MM/DD/YYYY	
	Name		, 55,	
	Number Street		-	
	City State	Zip Code	-	
Part 1	12: Sign Below			
	bankruptcy case can result in	fines up to \$250,000, o	or imprisonment for up to 20	r, or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Judith Bi Signature of De			Signature of Debtor 2
	Signature of De	DIOI I		Date
	Date 3/4/2017	,		Date
Di	id you attach additional pages	s to Your Statement of	Financial Affairs for Individua	als Filing for Bankruptcy (Official Form 107)?
_	_			,
<u> </u>	No			
L	Yes			
Di	id you pay or agree to pay son	neone who is not an att	orney to help you fill out bar	nkruptcy forms?
l J	No			
Ë	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	Fill in this information to identify your case:					
Debtor 1	Judith	М.	Bitner			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(State)			

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debtor		M.	Bitner	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired Perso	onal Property Leases			
For any informat	unexpired personal property le	ease that you listed in Sc ate leases. Unexpired lea	ises are leases that are s	ntracts and Unexpired Leases (Official Form 106G), fill in the still in effect; the lease period has not yet ended. You may .C. § 365(p)(2).	
Des	cribe your unexpired personal	property leases		Will the lease be assumed?	
Less	sor's name:			□ No □ Yes	
	cription of leased erty:				
Less	sor's name:			No Yes	
	cription of leased perty:				
Less	sor's name:			□ No □ Yes	
	cription of leased perty:				
Less	sor's name:			□ No □ Yes	
	cription of leased perty:				
Less	sor's name:			□ No □ Yes	
	cription of leased perty:				
Less	sor's name:			□ No □ Yes	
	cription of leased perty:				
Less	sor's name:			□ No □ Yes	
	cription of leased perty:			_	
Part 3:	Sign Below				
Unde			intention about any prop	perty of my estate that secures a debt and any personal	
	s/ Judith Bitner		Signatur	ure of Debtor 2	
Olí	griature or Deblor I		Signatur	III OI DEDIOI 2	
Da	ate 3/4/2017 MM/DD/YYYY		Date M	MM/DD/YYYY	

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

ı re	Judith M. Bitner			Case No.	
_	Debtor				(If known)
				Chapter	Chapter 7
	DISCLOSURE OF	COMPENSA	ATION OF AT	TORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filin	g of the petition in bank	ruptcy, or agreed to	o be paid to me, for services
	For legal services, I have agreed to ac	cept			\$500.00
	Prior to the filing of this statement I h	nave received			\$500.00
	Balance Due				\$0.00
2	2. The source of the compensation paid	I to me was:			
	✓ Debtor	Other	(specify)		
3	B. The source of the compensation paid	I to me is:			
	Debtor	Other	(specify)		
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					ey are
	I have agreed to share the above- members or associates of my law the people sharing in the comper	firm. A copy of the	agreement, together wi		
5	i. In return for the above-disclosed fee,	I have agreed to rer	nder legal service for all	aspects of the bank	kruptcy case, including:
6	6. By agreement with the debtor(s), the	above-disclosed fee	e does not include the fo	ollowing services:	
		CI	ERTIFICATION		
	I certify that the foregoing is a complet stor(s) in this bankruptcy proceedings.	e statement of any a	agreement or arrangeme	nt for payment to r	me for representation of the
	3/4/2017		/s/ [an Springer	
	Date		Signat	ure of Attorney	
			Sp	ringer Law	
			Nam	e of law firm	

Case 17-80477

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Desc Main

Document Page 60 of 66 2222 East State St. # 107, Rockford, IL

815.312.4725

Springer Law Firm

CHAPTER 7 RETAINER AGREEMENT

The undersigned agrees to hire Springer Law Firm to represent the undersigned in a Chapter 7 bankruptcy and agrees to the following terms and conditions:

- 1. The attorney fees for the Chapter 7 bankruptcy are \$500. This is a flat fee arrangement, and does not include the court costs, which are currently \$335. This is the total of your attorney fees, and Springer Law Firm will not charge you for additional work. However, if you refuse to cooperate, or fail to provide information as requested by our attorney, your case may be closed.
- 2. Fees paid to the firm become property of the firm upon payment. If before the case is filed, you decide to close out your case, Springer Law Firm will refund you any fees not earned. I assign to Springer Law Firm any amount paid towards court costs and filing fees. I authorize Springer Law Firm to transfer said funds to the firm's operating account if I decide not to file for bankruptcy, or if I breach this contract.
- 3. I agree to disclose all pertinent information to Springer Law Firm, so that the firm can properly disclose all my assets, debts, and financial history to the court. I agree to keep the firm informed on any new assets or debts I may incur from this date forward. If I do not provide the proper information, or do not cooperate with Springer Law Firm, said firm may withdraw from representation, with permission of the court.
- 4. I understand that I may not be able to protect all of my property. The bankruptcy code does not provide exemptions for everything, and as such, some of my property may be taken by the Trustee and sold. Additionally, if my income is too high, or if my income is not offset enough by my expenses, I understand that the Trustee may dismiss my case, or require me to file a Chapter 13 instead of a Chapter 7.
- 5. I understand that not all of my debts may be discharged in a Chapter 7 bankruptcy. Student loans, educational debts, undisclosed debt, support/maintenance, fines, debts incurred by fraud, future association/condo HOA dues, certain tax debts, or debts found non-dischargeable by a Judge are among the debts not dischargeable.
- 6. I understand that this retainer agreement is for bankruptcy representation only. Springer Law Firm will not represent me in any other case or legal matter, unless agreed to in a separate retainer agreement. This includes adversary proceedings that may fall under the bankruptcy case. This agreement does not include representation in such adversary proceedings.
- 7. I understand that all money paid towards attorney fees is non-refundable. I understand that once I pay Springer Law, that Springer Law begins work on my case. I understand that the majority of bankruptcy work is done prior to the filing of the case, and because of this the fees are earned even before the filing of
- 8. I understand that before I transfer or sell any property, or incur any new debt, I will first notify Springer Law Firm and consult on the impact such action will have on my bankruptcy.
- 9. I understand that I must take 2 classes pertaining to financial management and credit counselling. Failure to take these courses will result in either my case NOT being filed, or if filed, possibly dismissed. If my case is dismissed, I understand that I will have to pay to have my case re-opened by Springer Law Firm.

10. I have received the II U.S.C. § 527(a) disclosures and have read them.

<u>3/02/201</u>7 ;

Attorney Signature:

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Bitner, Judith M.	Case No.	
Debtor(s)		
	Chapter.	Chapter7
VERIFICA ⁻	TION OF CREDITOR MAT	TRIX
e above named Debtors hereby verify tha	at the attached list of creditors is t	rue and correct to the best of their
3/4/2017	/s/ Bitner, Judith Bitner, Judith M	1.
	Debtor(s) VERIFICAT e above named Debtors hereby verify that	Debtor(s) Chapter. VERIFICATION OF CREDITOR MA e above named Debtors hereby verify that the attached list of creditors is t /s/ Bitner, Judit

Discover Financial Services PO Box 15316 WILMINGTON, DE, 19850

Weltman Reis Co. L.P.A., Weinberg & 965 Keynote Circle ATTN: DAVID SPRAGUE Brooklyn Heights, OH, 44131

Citicards CBNA PO Box 6241 Attn: Bankruptcy Dept. SIOUX FALLS, SD, 57117

Portfolio Recovery Associates 120 Corporate Blvd., Ste 100 Attn: Bankruptcy Dept. NORFOLK, VA, 23502

Elanco Financial Services PO Box 108 Saint Louis, MO, 63166

Eureka-Goodfield Fire Protection 102 Harriston Street Goodfield, IL, 61742

Wakefield & Associates PO Box 441590 Aurora, CO, 80044

Woodford County Circuit Court Suite 201 115 N Main St. Eureka, IL, 61530